



Offering a same-day pay solution to help employees and gain a competitive edge

For companies with a large population of young, entry-level hires who may be living paycheck to paycheck, delivering an attractive, innovative benefits package can be a challenge. This was the case for ERC, an international business process outsourcing (BPO) company whose workforce is dominated by younger call center employees.

According to ERC CFO Sam Rehm, the company has helped achieve that goal by offering employees the opportunity to sign up for DailyPay, a solution that gives workers access to their pay as they earn it by safely and securely transferring a portion of their earned income to an account of their choice, a debit card or a pay card.

Using DailyPay gives ERC employees the power of choice and control over their earned income. Once employees finish a shift, they can access pay accumulated for that day immediately — no waiting for a traditional payday.

"We quickly recognized that DailyPay offered a solution to meet a need of our employees, allowing them to access their paychecks quickly," Rehm explains, noting that ERC implemented DailyPay in 2019. He adds that ERC, which operates in the customer service and credit collections market, has just over 7,000 employees globally spread primarily across three U.S. locations (two in Florida and one in Georgia) as well as a significant number of employees who work full-time from home all over the country. ERC's international offices are in the Dominican Republic, India, South Africa, Kenya and the Philippines.

ERC uses the ADP Workforce Now® payroll platform, which integrates seamlessly with DailyPay without disrupting the company's normal payroll administration and processes. For ADP® clients, DailyPay is available via ADP Marketplace, a digital HR storefront of apps that integrate with payroll.

"We immediately saw DailyPay as a potential bonus — not just to meet our employees' financial needs, but also that it could potentially deliver an extra star on the chart in recruiting and retention," Rehm notes, adding that with DailyPay employees have the often-needed option of being able to pick their own pay schedule.

Sam Rehm

Chief Financial Officer


Shelley Crumley

Payroll Manager

Quick facts

 **Company:** ERC

 **Headquarters:** Jacksonville, FL

 **Industry:** Professional services

 **Employees:** 7,000

 **ADP Marketplace Partner:** DailyPay



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Shelley Crumley

Payroll Manager

Currently, 51 percent of ERC's U.S. employees have signed up for DailyPay (it's not yet available to international employees), with just over 35 percent of them making two or more transfers between bi-weekly paychecks. Those transfers are used for immediate expense needs like utilities, credit card payments, food, gas or transportation costs.

In addition to the high adoption rate, Rehm says that since deploying DailyPay, ERC has experienced a 36 percent lower attrition rate for employees who use the benefit — a dramatic savings not lost on the company CFO.

"That is a significant number," he says, noting that training new employees, which takes up to four weeks, is expensive. "We have lowered talent costs because people want to stay with ERC, and we can see that strong correlation between those who utilize DailyPay versus those who don't."

Rehm explains that one of the critical reasons DailyPay has such a high utilization rate is because ERC incorporated the benefit into the onboarding process, a move he credits to ERC's payroll manager, Shelley Crumley. Rehm describes Crumley as "the commander-in-chief" of day-to-day management of the DailyPay program.

"I had been unaware that DailyPay or any type of product that could help hourly employees in this way even existed," Crumley says. "In my previous work before ERC, we didn't offer anything like this."

Crumley says that as new employees complete the onboarding process, they learn how to enroll in DailyPay. Clients can also opt in for DailyPay to send emails with sign-up information in case a new hire misses their chance or an existing employee wants to enroll.

"We're always working to increase the number of people who use DailyPay," Crumley says. "My main goal is to help our employees and having access to DailyPay, from the feedback we've seen so far, is awesome."

To boost ongoing enrollment, DailyPay also offers incentives, including monthly cash giveaway raffles in which employees can sign up to win a one-time \$500 reward. The company also sends reminders about this benefit via their internal MyERC app for employees and has posters about the program displayed throughout its locations.

Turning to the implementation and administrative side of the process, Crumley says that working with ADP and DailyPay has been smooth sailing. By being an existing ADP customer, adding DailyPay involved a simple connection to the company's payroll system.

"Everyone was very helpful," she says. "We had few to no problems."

In the end, Rehm says ERC has been very happy with both DailyPay and ADP, as the combination is proving a key differentiator for the company in both gaining a recruiting edge and boosting that all-important employee retention.

"It's a benefit we offer that most competitors don't," he says. "DailyPay has been meeting our expectations on many key levels."

About DailyPay

DailyPay is an industry leader in on-demand pay, working to ensure that money is always in the right place at the right time for everyone. Powered by a compliant technology platform, DailyPay is reimagining the way money moves, between employer and employee. DailyPay helps companies increase employee engagement, doubles the number of applications for open positions, and reduces turnover by up to 72 percent, making it a win-win for employers and employees. Learn more about [DailyPay](#) on ADP Marketplace.

About ADP Marketplace

ADP Marketplace is a digital HR storefront that enables you to connect and share data across all your HR solutions. Simplify your HR processes, reduce data errors and drive your business forward with easy-to-use apps that integrate with your core ADP platform. Easily discover, try, buy and implement ADP and third-party solutions, all with the simplicity of single sign-on, single data input and single billing. Learn more at apps.adp.com.



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